



# AMERICAN HOUSEHOLDS AND THEIR HOUSING: 1985 AND 2003

The composition of American households has been shifting, over time, away from traditional husband-wife families toward individuals living alone and groups of unrelated individuals living together. An issue for American housing is the extent to which these demographic shifts have had an impact on the housing situations of American households.

Five household types are identified in this article: husband-wife families; other male-headed families; other female-headed families; male-headed, non-family households; and female-headed, non-family households. Households are classified as family households if two or more of the occupants are related and as non-family if none of the occupants are related. The two data sources are the 1985 and the 2003 American Housing Surveys for the United States.<sup>1</sup>

Over the 18-year period from 1985 to 2003, a shift from traditional husband-wife families to non-family households occurred. As Exhibit 1 indicates, 57.2 percent of all households in 1985 were husband-wife families.<sup>2</sup> In 2003, the proportion of husband-wife families among all households declined to 51.3 percent, a decline of

5.9 percentage points. Male-headed, non-family households increased 3.2 percentage points, from 11.8 percent in 1985 to 15.0 percent in 2003. Female-headed, non-family households increased by 1.2 percentage points, from 16.1 percent in 1985 to 17.3 percent in 2003. Other families, male-headed and female-headed, increased slightly.

Demographic changes have consequences for American housing. These changes have led to slight population shifts to the suburbs and shifts toward higher representation of nonwhite households; higher representation of Hispanic households; an aging population; increased homeownership; increased preferences for larger, single-family housing; and increased housing costs. In this article, we discuss changes that occurred between 1985 and 2003, note some possible explanations for any resulting shifts, and describe the distribution of households in 2003 across several housing dimensions.

Overall, the geographic distribution of households shifted from the Northeast and Midwest toward the South and West between 1985 and 2003. In 1985, 21.2 percent of all households lived in the Northeast; this proportion decreased to 19.1 percent in 2003. The Midwest underwent the same decline; its portion of households declined from 25.0 percent in 1985 to 23.1 percent in 2003. Household distribution in the other two regions, however, increased 2 percentage points each, from 34.0 to 36.0 percent in the South and 19.8 to 21.8 percent in the West. Although the detailed changes from 1985 to 2003 are generally minor, some tendency exists for households other than husband-wife families to be located in the South and West in 2003, which explains some of the overall regional shift noted above.<sup>3</sup> In 1985, the geographic distribution of the various household types is similar to the data Exhibit 2 shows for 2003. In 2003, 19.1 percent of all households lived in the Northeast, and this distribution generally applied for all types of households: the percentages of households in the Northeast varied from 18.4 percent for husband-wife families to 20.6 percent for female-headed, non-family households. In the Midwest, where 23.1 percent of all households were located, the proportions varied from 21.4 percent for other female-headed families to 23.7 percent for female-headed, non-family households. The South was home to 36.0 percent of all households in 2003, where percentages for the various types of households ranged from 33.8 percent for other male-headed families to 38.2 percent for other female-headed families. In the West, where 21.8 percent of all households lived, the different household types varied from 20.1 percent for female-headed, non-family households to 26.1 percent for other male-headed families.

**Exhibit 1. Household Types, 1985 and 2003**

Household Type	1985 (%)	2003 (%)
Husband-Wife Family	57.2	51.3
Other Male-Headed Family	3.4	4.1
Other Female-Headed Family	11.5	12.3
Male-Headed, Non-Family Households	11.8	15.0
Female-Headed, Non-Family Households	16.1	17.3
All	100.0	100.0

**Exhibit 2. Household Types by Region, 2003**

Household Type	Northeast (%)	Midwest (%)	South (%)	West (%)
Husband-Wife Family	18.4	23.4	36.0	22.2
Other Male-Headed Family	18.7	21.5	33.8	26.1
Other Female-Headed Family	19.6	21.4	38.2	20.9
Male-Headed, Non-Family Households	19.1	23.4	35.6	21.9
Female-Headed, Non-Family Households	20.6	23.7	35.6	20.1
All, 2003	19.1	23.1	36.0	21.8
All, 1985	21.2	25.0	34.0	19.8

Households overwhelmingly resided in metropolitan areas in 1985 and 2003; however, a shift toward suburban locations occurred over the 18-year period, driven by the preferences of husband-wife families. Husband-wife families, although declining, still accounted for the majority of households. In 1985, 33.5 percent of all households were located in central cities of metropolitan areas; this portion fell to 29.4 percent in 2003. In 1985, 44.1 percent of households were located in suburbs of metropolitan areas; this proportion increased to 48.4 percent in 2003. The percentages of households living outside metropolitan areas were nearly unchanged from 1985 to 2003—22.4 and 22.1 percent, respectively. The distribution of household types across metropolitan areas was basically unchanged over the period. Exhibit 3 shows the distribution for 2003. Two patterns emerge from this exhibit: most husband-wife families lived in the suburbs, and other household types continued to have a significant representation in the central cities. Although suburbs were the most common locations for all household types, 53.5 percent of all husband-wife

families were located in suburbs of metropolitan areas compared with 22.9 percent in central cities. One-third or more (33.4 to 37.7 percent) of the other household types lived in central cities compared with approximately 23 percent of husband-wife families.

The racial distribution of households has changed slightly from 1985 to 2003. In 1985, 86.3 percent of households were white; this portion decreased to 82.7 percent in 2003, a decline of 3.5 percentage points.<sup>4</sup> The proportion of African-American households increased from 11.2 percent in 1985 to 12.3 percent in 2003. The two other racial groups—American Indians and Alaskan Natives, and Asians, Hawaiians, and Pacific Islanders—had also increased their representations by then. Although the detailed shifts were generally minor, most of the shift away from the white category may be explained by the decline in the number of husband-wife families between 1985 and 2003. Exhibit 4 presents the racial composition of households in 2003.

**Exhibit 3. Household Types by Metropolitan Location, 2003**

Household Type	Central City of MSA <sup>a</sup> (%)	Inside MSA; Not in Central City (%)	Outside MSA (%)
Husband-Wife Family	22.9	53.5	23.5
Other Male-Headed Family	33.4	46.4	20.2
Other Female-Headed Family	37.6	42.9	19.5
Male-Headed, Non-Family Households	37.7	42.0	20.3
Female-Headed, Non-Family Households	34.9	43.1	22.0
All, 2003	29.4	48.4	22.1
All, 1985	33.5	44.1	22.4

<sup>a</sup> MSA=Metropolitan Statistical Area.



**Exhibit 4. Household Types by Householder Race, 2003**

Household Type	White Only (%)	African-American Only (%)	American Indian Only (%)	Asian, Native Hawaiian, or Pacific Islander Only (%)	Two or More Races (%)
Husband-Wife Family	87.6	7.1	0.5	3.9	0.9
Other Male-Headed Family	76.4	17.3	1.2	4.0	1.1
Other Female-Headed Family	65.1	29.5	1.1	2.5	1.8
Male-Headed, Non-Family Households	81.9	13.5	0.6	2.8	1.2
Female-Headed, Non-Family Households	82.6	13.3	0.5	2.2	1.4
All, 2003	82.7	12.3	0.6	3.3	1.1
All, 1985	86.3	11.2	0.5	3.0	–

Three patterns are evident in the data on household composition. First, most respondents from every household type selected white as their race. The percentages ranged from a high of 87.6 percent for husband-wife families to a low of 65.1 percent for other female-headed families. Second, male-headed and female-headed families are between two-and-one-half (17.3 percent) and four times (29.5 percent) as likely, respectively, as husband-wife families (7.1 percent) to have reported African American as their race category. Non-family households were twice as likely to have reported their race as African American.

Hispanic households have nearly doubled their representation from 1985 to 2003. In 1985, 5.7 percent of all households reported a Hispanic householder; this proportion increased to 10.4 percent in 2003. The portion of households reporting a Hispanic householder doubled for each of the five household types. Exhibit 5

**Exhibit 5. Household Types by Hispanic Householder Status, 2003**

Household Type	Hispanic Householder (%)	Not Hispanic Householder (%)
Husband-Wife Family	10.7	89.3
Other Male-Headed Family	19.6	80.4
Other Female-Headed Family	15.3	84.7
Male-Headed, Non-Family Households	8.4	91.6
Female-Headed, Non-Family Households	5.7	94.3
All, 2003	10.4	89.6
All, 1985	5.7	94.3

shows the percentage distribution of the different household types by whether they reported having a Hispanic householder. Although 10.7 percent of husband-wife families reported a Hispanic householder, 19.6 percent of male-headed family households reported a Hispanic householder as did 15.3 percent of female-headed family households. The percentages with Hispanic householders were much lower for non-family households: 8.4 percent for male-headed, non-family households and 5.7 percent for female-headed, non-family households.

Citizenship information was not collected in the American Housing Survey until 2001; therefore, information on citizenship in 1985 is not available. Exhibit 6, however, presents the distribution of citizenship status for the various household types. Overall, 89.2 percent of all householders were native-born citizens, 5.3 percent were naturalized citizens, and 5.5 percent

**Exhibit 6. Household Types by Citizenship, 2003**

Household Type	Citizen (%)	Naturalized Citizen (%)	Non-Citizen (%)
Husband-Wife Family	87.6	6.4	6.1
Other Male-Headed Family	82.7	6.0	11.3
Other Female-Headed Family	88.7	5.3	6.0
Male-Headed, Non-Family Households	91.8	3.4	4.8
Female-Headed, Non-Family Households	93.5	3.9	2.6
All	89.2	5.3	5.5

**Exhibit 7. Household Types by Age of Householder, 2003**

Household Type	Age of Householder						
	Under 25 (%)	25-29 (%)	30-34 (%)	35-44 (%)	45-54 (%)	55-64 (%)	65 and Over (%)
Husband-Wife Family	2.5	6.1	10.3	24.4	23.1	16.5	17.0
Other Male-Headed Family	9.7	10.8	11.5	26.7	21.8	8.9	10.6
Other Female-Headed Family	8.3	9.5	12.4	25.3	21.3	9.6	13.6
Male-Headed, Non-Family Households	10.8	10.6	11.9	18.4	18.5	12.9	17.1
Female-Headed, Non-Family Households	8.4	6.1	5.4	10.4	14.3	15.0	40.4
All, 2003	5.7	7.4	10.0	21.3	20.6	14.6	20.4
All, 1985	6.4	11.0	11.5	20.4	14.5	14.9	21.4

were non-citizens. Husband-wife families and female-headed families had similar percentage distributions. Non-family households were more likely to have native-born citizens as householders: 91.8 percent of male-headed and 93.5 percent of female-headed, non-family households. Non-citizen householders were twice as common for other male-headed families (11.3 percent) than for the four other types of households (2.6 to 6.1 percent). In general, non-native-born householders were more likely to head one of the three types of family households than the two types of non-family households. In other words, non-native-born households are more likely to be composed of relatives.

The median age of householders increased between 1985 and 2003, primarily because of the aging of baby boomers. In 1985, 14.5 percent of householders were between 45 and 54 years old, but by 2003, this category had grown to 20.6 percent of all households. Generally, the age distribution differences across household types did not shift except to account for the overall aging of

the householder population. Exhibit 7 shows the distribution of households in 2003 by the age of the householder. Husband-wife families had a median age of 47; other male-headed families had a median age of 41; other female-headed families had a median age of 42; male-headed, non-family households had a median age of 43; and female-headed, non-family households had the highest median age at 58. This last group includes many widows living alone or with nonrelatives.

The overall homeownership rate increased from 63.5 percent in 1985 to 68.3 percent in 2003, a gain of 4.8 percentage points. The detailed data show that non-family households made the largest gains. Exhibit 8 shows the homeownership rates for the various household types in 2003. Husband-wife families had the highest homeownership rate: 83.3 percent owned their homes. The other four household types had lower homeownership rates ranging from a low of 47.7 percent for male-headed, non-family households to a high of 57.1 percent for other male-headed families.

**Exhibit 8. Household Types by Homeownership Rate, 2003**

Household Type	Homeownership Rate (%)
Husband-Wife Family	83.3
Other Male-Headed Family	57.1
Other Female-Headed Family	50.1
Male-Headed, Non-Family Households	47.7
Female-Headed, Non-Family Households	56.9
All, 2003	68.3
All, 1985	63.5

More households lived in single-family housing (attached, detached, and manufactured) in 2003 than in 1985, but the changes were fairly small. The proportion of households in single-family, detached units in 2003 was 64.0 percent, up 1.7 percentage points from 1985; single-family, attached units accounted for 5.9 percent of all housing units in 2003, up 1.3 percentage points from 1985; and households in manufactured homes increased from 5.4 percent in 1985 to 6.5 percent in 2003. These increases in the distribution of households may be explained by an increased preference of non-family households for single-family, detached housing. Exhibit 9 shows the distribution of household types by structure type in 2003. Several patterns are evident in the data. First, nearly 80 percent of husband-wife families occupy traditional single-family, detached housing units. The other four household types are more likely to live in multifamily housing units than do



**Exhibit 9. Household Types by Structure Type, 2003**

Household Type	Single-Family, Detached (%)	Single-Family, Attached (%)	Multi-family, 2 to 4 Units (%)	Multi-family, 5 to 9 Units (%)	Multi-family, 10 to 19 Units (%)	Multi-family, 20 to 49 Units (%)	Multi-family, 50 or More Units (%)	Manufactured (%)
Husband-Wife Family	78.3	4.5	4.1	2.2	1.9	1.4	1.4	6.2
Other Male-Headed Family	59.7	6.5	9.4	5.7	4.9	3.4	2.9	7.5
Other Female-Headed Family	53.2	8.1	13.1	7.2	5.4	3.3	3.0	6.7
Male-Headed, Non-Family Households	44.2	6.7	12.8	8.4	8.1	6.2	6.3	7.3
Female-Headed, Non-Family Households	47.3	7.9	11.2	7.5	6.9	5.3	7.9	6.0
All, 2003	64.0	5.9	8.0	4.8	4.2	3.1	3.5	6.5
All, 1985	62.3	4.6	11.6	5.0	4.3	3.3	3.7	5.4

husband-wife families. The two other family household types are about twice as likely to occupy multi-family housing units as husband-wife families, and the two non-family household types are about three to four times more likely to occupy multifamily housing units than do husband-wife families. Finally, the portion of households living in manufactured homes was nearly the same for all five household types, ranging between 6.0 and 7.5 percent.

Housing units in 2003 had more rooms than they did in 1985. In 2003, 9.4 percent of all housing units had three or fewer rooms while in 1985, 12.0 percent of housing units had this number of rooms. In 1985, however, 26.7 percent of all housing units had seven or more rooms compared with 28.7 percent in 2003. Much of this shift is attributable to a move of non-family households to larger units. Exhibit 10 presents the distribution of household types and number of rooms. The data present several patterns. First, husband-wife families live in larger units. About 41 percent

of husband-wife families lived in housing units with seven or more rooms. This proportion is two to three times higher than for the other four household types. Fewer family households live in small units (three or fewer rooms) compared with non-family households. Between 3 and 5 percent of family households lived in units with this number of rooms, while between 21 and 25 percent of non-family households lived in such units. This preference for units with more rooms is demonstrated by the number of households living in units with four rooms: approximately 10 percent for husband-wife families and about 25 percent for the other four household types. The distribution of households in six-room units provides further evidence of this preference. About 20 to 24 percent of family households lived in six-room units, while 15 to 17 percent of non-family households lived in such units.

Housing costs doubled for all five household types in the 18-year period from 1985 to 2003.<sup>5</sup> The median monthly housing cost for all households was \$344 in

**Exhibit 10. Household Types by Number of Rooms, 2003**

Household Type	1 to 3 Rooms (%)	4 Rooms (%)	5 Rooms (%)	6 Rooms (%)	7 or More Rooms (%)
Husband-Wife Family	2.7	10.5	21.1	24.4	41.3
Other Male-Headed Family	5.0	24.4	28.3	20.0	22.2
Other Female-Headed Family	4.3	24.3	28.9	22.7	19.8
Male-Headed, Non-Family Households	24.7	26.1	22.3	14.9	12.0
Female-Headed, Non-Family Households	20.6	24.7	24.2	16.9	13.6
All, 2003	9.4	17.5	23.1	21.3	28.7
All, 1985	12.0	19.0	22.4	19.9	26.7

1985, which increased to \$691 in 2003.<sup>6</sup> Exhibit 11 presents the distribution of median monthly housing costs for the five household types. Husband-wife families incurred the highest monthly housing costs, \$833, reflecting their larger sized homes. The other two family household types paid housing costs of \$709 for male-headed families and \$639 per month for female-headed families. The non-family households had median monthly housing costs of \$599 and \$513 for male-headed and female-headed, non-family households, respectively.

Household incomes nearly doubled from 1985 to 2003. The median income for all households was \$21,600 in 1985, which increased to \$40,177 in 2003. Although the median incomes of husband-wife families and female-headed families and non-families doubled during this period, male-headed families and non-families experienced smaller gains. Exhibit 11 presents estimated median incomes for the five types of households. The highest median income is \$60,000 earned by husband-wife families. Other male-headed families earned the second highest, \$40,000. The lowest median income, \$21,000, belongs to female-headed, non-family households.

**Exhibit 11. Household Types by Housing Costs and Income, 2003**

Household Type	Median Monthly Housing Costs (\$)	Median Income (\$)
Husband-Wife Family	833	60,000
Other Male-Headed Family	709	40,000
Other Female-Headed Family	639	27,000
Male-Headed, Non-Family Households	599	32,000
Female-Headed, Non-Family Households	513	21,000
Overall Median, 2003	691	40,177
Overall Median, 1985	344	21,600

## Notes

<sup>1</sup> The survey was called the Annual Housing Survey from 1973 to 1983 and the American Housing Survey from 1985 to 2001. Copies of the 1973 to 2001 reports are available at <http://www.census.gov/prod/www/abs/h150.html>. For information on both surveys, visit the HUDUSER web site at <http://www.huduser.org/datasets/ahs.html> or the Census Bureau web site at <http://www.census.gov/hhes/www/ahs.html>. The HUDUSER and Census Bureau web sites provide information on ordering printed copies of the reports.

<sup>2</sup> All statistics in this article are based on sample surveys (American Housing Survey) of the entire population and are, therefore, subject to sampling and nonsampling error. The Census Bureau web site contains more information on survey errors.

<sup>3</sup> To conserve space, detailed tabular distributions are not shown for 1985.

<sup>4</sup> Racial categories have changed since 2000. Respondents are now allowed to select more than one race. As a result, numerous possible combinations of races exist. For our purposes, we grouped all responses of two or more races into one category, and the primary racial categories consist of respondents who selected a single race.

<sup>5</sup> Housing costs and family incomes are nominal; that is, they are not adjusted for overall change in price levels.

<sup>6</sup> Monthly housing cost is the sum of the monthly costs of rent, mortgage payments, other charges included in mortgage payments, home equity loan payments, applicable utility costs (electricity, gas, fuel oil, other fuels [for example, wood, coal, and kerosene], garbage and trash, water and sewage), real estate taxes, property insurance, condominium fees, homeowners association fees, manufactured home park fees, land or site rent, other required manufactured home fees, and routine maintenance.